2002-2003

Annual Report

Department of Justice

Insurance

Rapport annuel

Ministère de la Justice

Assurances

New Nouveau Brunswick
CANADA

2002-2003 Annual Report

Published by:
Superintendent of Insurance
Province of New Brunswick
P. O. Box 6000
Fredericton, New Brunswick
E3B 5H1
Canada

January 2004

Cover:
Communications New Brunswick

Printing and Binding:
Printing Services, Supply and Services

ISBN 1-55137-434-X

ISSN 1181-7755

Printed in New Brunswick

Rapport annuel 2002-2003

Publié par:
Surintendant des assurances
Province du Nouveau-Brunswick
Case postale 6000
Fredericton, (Nouveau-Brunswick)
E3B 5H1
Canada

Janvier 2004

Couverture:
Communications Nouveau-Brunswick

Imprimerie et reliure:
Services d'imprimerie, Approvisionnement et services

ISBN 1-55137-434-X

ISSN 1181-7755

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CANADA

New
Nouveau Brunswick

January 9, 2004

The Honourable Bradley Green, Q.C.
Minister of Justice
Province of New Brunswick

Dear Minister:

I am pleased to submit the Sixty-sixth Report of the Superintendent of Insurance for the insurance companies' business year 2002 and for the Superintendent's fiscal year ending March 31, 2003.

Total premiums, for all classes of insurance, paid by policyholders in the business year 2002 were in excess of $1 billion ($1,549,339,183), an increase of approximately 15% over the previous year. Total claims and benefits paid to consumers were $1,194,741,991, which represents 77% of premiums paid.

With premiums of $781,458,183 on property and casualty business, losses paid in 2002 were $560,179,991 or a loss ratio of 72% as compared to 86.4% in 2001. Automobile insurance loss ratio in 2002 was at 86.4%, compared to 99.4% in 2001.

In relation to auto insurance, risk placed with the Facility Association (market of last resort) increased. Premiums to the Facility Association in 2002 were $55,638,500, an increase of 160.5% over 2001.

In 2002 insurance on the person (life and health) premium volume increased to $669,094,000, an increase of 6.9%. Claims and benefits paid (not including annuities) exceeded $463 million, which is approximately 69.3% of premiums paid.

On revenue, premium taxes are collected on the basis of 2% of premium income for life companies and 3% of premiums for other than life companies. The amount received for 2002-2003 was $31,820,253. The Fire Marshall's Tax, levied on all fire premiums collected by insurers during 2002-2003, was $1,693,276. The rate is 1% of premiums and is collected on behalf of the Department of Public Safety. In addition, the Branch collected $26,662,292 from automobile insurers on behalf of the Department of Health and Wellness. This initiative reflects the recovery of health care costs due to motor vehicle accidents.

Justice
Insurance Branch

Justice
Direction des assurances

104-04905/

New
Nouveau Brunswick

Le 9 janvier 2004

L'honorable Bradley Green, c. r.
Ministre de la Justice
Province du Nouveau-Brunswick

Monsieur le Ministre,

J'ai l'honneur de vous soumettre le soixante-sixième rapport du bureau du surintendant des assurances pour l'année financière du surintendant, qui se termine le 31 mars 2003, et pour l'exercice 2002 des compagnies d'assurances.

Pour toutes les catégories, les assurés ont versé des primes totalisant plus de un milliard de dollars (1 549 339 183 $) au cours de l'exercice 2002, soit une augmentation d'environ 15 p. 100 par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 194 741 991 $, ce qui représente 77 p. 100 des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrées à 781 458 183 $ et les pertes remboursées se sont élevées à 560 179 991 $, ce qui représente un ratio sinistres/primes de 72 p. 100, comparativement à 86.4 p. 100 en 2001. Le ratio sinistres/primes de l'assurance-automobile était de 86,4 p. 100 en 2002, comparativement à 99.4 p. 100 en 2001.

En ce qui concerne l'assurance automobile, on note une augmentation des dossiers à risque assumés par la Facility Association (marché de dernier recours). Les primes versées à la Facility Association se sont élevées à 55 638 500 $ en 2002, ce qui représente une augmentation de 160,5 p. 100 par rapport à 2001.

Durant l'année 2002, le volume des assurances de personnes (vie et maladie) a augmenté à 669 094 000 $, ce qui représente une hausse de 6,9 p. 100 par rapport à 2001. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) ont dépassé 463 millions de dollars, soit environ 69,3 p. 100 des primes versées.

La taxe sur les primes d'assurance équivaut à 2 p. 100 du montant des primes payées aux compagnies d'assurance-vie et à 3 p. 100 des primes versées aux autres compagnies d'assurance. En 2002-2003, les sommes provenant de cette taxe se sont chiffrées à 31 820 253 $. La taxe du prévôt des incendies, prélevée sur toutes les primes d'assurance contre l'incendie perçues par les assureurs au cours de l'exercice 2002-2003, a rapporté 1 693 276 $. Le taux d'imposition correspond à 1 p. 100 des primes et la perception est faite pour le compte du ministère de la Sécurité publique. De plus, la Direction des assurances a perçu 26 662 292 $ auprès des assureurs automobile pour le compte du ministère de la Santé et mieux-être. C'est ainsi que le ministère peut recouvrer une partie des frais médicaux imputables aux accidents d'automobiles.

Expenses of the Branch for 2002-2003 were $626,348. This amount, pursuant to section 94 of the *Insurance Act*, is assessed against insurers. The amount is collected in the following fiscal year.

Licence and examination revenue from intermediaries (agents/brokers/adjusters/appraisers) totaled $314,057.

There were 258 insurance companies licensed during 2002.

The intermediaries licensed during the fiscal year were as follows:

Licence Type	2002-2003	2001-2002
Life Insurance Agents/Brokers	1,976	1,894
Other Than Life Agents/Brokers	1,192	1,213
Non-Resident Brokers	632	540
Accident & Sickness Agents	156	137
Travel Agents	69	104
Special Insurance Brokers	3	2
Damage Appraisers	60	66
Adjusters	486	475
Total number of licences produced	4,805	4,634

Respectfully submitted,

Janet H. Cameron

Janet H. Cameron
Superintendent of Insurance

Tel./Telephone :
(506) 453-2541
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Les dépenses de la Direction s'élèvent à 626 348 $ pour 2002-2003. Conformément à l'article 94 de la *Loi sur les assurances*, cette somme est répartie entre les assureurs et perçue au cours de l'exercice financier suivant.

Les recettes provenant des licences et des examens pour les intermédiaires (agents, courtiers, experts en sinistre et experts-estimateurs) ont totalisé 314 057 $.

En 2002, 258 compagnies d'assurance étaient titulaires d'une licence.

Les professionnels de l'assurance qui étaient titulaires d'une licence au cours de l'année se répartissaient comme suit :

Genre de licence	2002-2003	2001-2002
Agents/courtiers d'assurance-vie	1 976	1 894
Agents/courtiers autres qu'assurance-vie	1 192	1 213
Courtiers non résidents	632	540
Agents d'assurance-accidents et maladie	156	137
Agents d'assurance-voyage	69	104
Courtiers d'assurance spéciaux	3	2
Estimateurs de dommages	60	66
Experts en sinistres	486	475
Total des licences délivrées	4 805	4 634

Je vous prie d'agréer, Monsieur le Ministre, l'expression de mes sentiments les meilleurs.

La surintendante des assurances,

Janet H. Cameron

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(506) 453-2541
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Canada E3B 5H1

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Nouveau-Brunswick
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Contents

New Companies 8

Change of Name – Insurer 10

Companies That Have Ceased Operations 13

Mergers and Amalgamations 14

Insurance Company Deposits 15

Insurers and Officers - Head Office in New Brunswick 17

Insurance Branch Assessment 19

Accident and Sickness Insurance - Premiums & Losses 31

Aircraft Insurance - Premiums & Losses 35

Automobile Insurance - Premiums & Losses 36

Boiler and Machinery Insurance - Premiums & Losses 45

Fraternal Societies 47

Guarantee Insurance - Premiums & Losses 48

Liability Insurance - Premiums & Losses 52

Life Insurance Returns (Abstract) 56

Marine Insurance - Premiums & Losses 61

Property Insurance - Premiums & Losses 62

Table des matières

Nouvelles compagnies 8

Assureurs qui ont changé de statut 10

Compagnies qui ont cessé d'exercer des opérations d'assurance 13

Assureurs qui on fusionné 14

Dépôts des compagnies d'assurance 15

Assureurs et officiers - Siège social au Nouveau-Brunswick 17

Direction des assurances cotisation 19

Assurance accident-maladie - Primes et sinistres 31

Assurance aviation - Primes et sinistres 35

Assurance automobile - Primes et sinistres 36

Assurance chaudière et bris de machine - Primes et sinistres 45

Sociétés des secours mutuels 47

Assurance de garantie - Primes et sinistres 48

Assurance responsabilité - Primes et sinistres 52

Assurance vie (extrait des rapports) 56

Assurance marine - Primes et sinistres 61

Assurance biens - Primes et sinistres 62

New Companies/ *Nouvelles Compagnies*

January 1, 2002 - December 31, 2002

1 janvier 2002 - 31 décembre 2002

Company Name ***Nom de la compagnie***	**Chief Representative** ***Représentant principal***
ACE INA Life Insurance *Assurance-Vie ACE INA*	Daniel P. Courtemanche 12th floor 130 King St West Toronto, ON M5X 1A6
BMO Life Insurance Company *BMO Compagnie d'assurance-vie*	Gordon J. Henderson 15th floor 55 Bloor St West Toronto, ON M4W 3N5
Canadian Professional Sales Association *L'association canadienne des professionnels de la vente*	Terry Ruffell Suite 610 145 Wellington St West Toronto, ON M5J 1H8
Desjardins Sécurité financière compagnie d'assurance vie *Desjardins Financial Security Life Assurance Company*	François Joly 200 avenue des Commandeurs Lévis, QC G6V 6R2
North American Specialty Insurance Company	Brian Gray Suite 2200 150 King St West Toronto, ON M5H 1J9
Orléans Compagnie d'assurance générale	Jean-Claude Béliveau bureau 401 475 boul de l'Atrium Charlesbourg, QC G1H 7H9
Promutuel Gaspésie - les Îles société mutuelle d'assurance générale	Francis D'Amours 6 rue St-Jacques -Nord Causapscal, QC G0J 1J0

New Companies/ *Nouvelles Compagnies*

January 1, 2002 - December 31, 2002

1 janvier 2002 - 31 décembre 2002

Company Name ***Nom de la compagnie***	**Chief Representative** ***Représentant principal***
Promutuel Vie Inc.	Claude Robitaille 1091 chemin St-Louis Sillery, QC G1S 4Y7
T.H.E. Insurance Company	H. Steven Frye 1010 - 48 Yonge St Toronto, ON M5E 1G6
The Insurance Company of Prince Edward Island	Charles C. Cooke 125 Pownal St Charlottetown, PEI C1A 3W4
Trans Global Insurance Company	Jerry Roczkowsky Suite 275 16930 - 114th Ave Edmonton, AB T5M 3S2
Trans Global Life Insurance Company	Jerry Roczkowsky Suite 275 16930 - 114th Ave Edmonton, AB T5M 3S2
Unity Life of Canada *L'Unité-Vie du Canada*	Van M. Campbell 112 St Clair Ave West Toronto, ON M4V 2Y3

Change of Name - Insurers / *Assureurs qui ont changé de statut*

January 1, 2002 - December 31, 2002

1 janvier 2002 - 31 décembre 2002

Carleton Mutual Fire Insurance Company

Changed Name to / Changé à :

Carleton Mutual Insurance Company

May 17, 2002 / le 17 mai 2002

CNA Life Insurance Company of Canada

Compagnie d'Assurance-Vie CNA du Canada

Changed Name to / Changé à :

The Canada Life Insurance Company of Canada

La Compagnie d'Assurance Canada-Vie du Canada

December 11, 2002 / le 11 décembre 2002

Employers Insurance of Wausau a Mutual Company

Société d'assurance mutuelle des employeurs de Wausau

Changed Name to / Changé à :

Employers Insurance Company of Wausau

Compagnie d'Assurances des Employeurs de Wausau

February 13, 2002 / le 13 février 2002

J. C. Penney Life Insurance Company

Compagnie d'assurance-vie J. C. Penney

Changed Name to / Changé à :

Stonebridge Life Insurance Company

Stonebridge Compagnie d'assurance-vie

August 19, 2002 / le 19 août 2002

London Guarantee Insurance Company

Compagnie d'Assurance London Garantie

Changed Name to / Changé à :

St. Paul Guarantee Insurance Company

Compagnie d'Assurance St. Paul Garantie

December 31, 2002 / le 31 décembre 2002

Change of Name - Insurers / *Assureurs qui ont changé de statut*

January 1, 2002 - December 31, 2002

1 janvier 2002 - 31 décembre 2002

Southeastern Mutual Fire Insurance Company

Changed Name to / Changé à :

Southeastern Mutual Insurance Company

June 13, 2002 / le 13 juin 2002

The Halifax Insurance Company

La Compagnie d'Assurance Halifax

Changed Name to / Changé à :

ING Insurance Company of Canada

Compagnie d'assurance ING du Canada

January 1, 2002 / le 1 janvier 2002

The Personal Insurance Company of Canada

La Personnelle compagnie d'assurance du Canada

Changed Name to / Changé à :

The Personal Insurance Company

La Personnelle compagnie d'assurances

September 30, 2002 / le 30 septembre 2002

The Yasuda Fire and Marine Insurance Company Limited

Changed Name to / Changé à :

Sompo Japan Insurance Inc.

July 1, 2002 / le 1 juillet 2002

Virginia Surety Company Inc.

Compagnie de sûreté Virginia Inc.

Changed Name to / Changé à :

Virginia Surety Company Inc.

Compagnie de Sûreté Virginia Inc.

May 16, 2002 / le 16 mai 2002

Change of Name - Insurers / *Assureurs qui ont changé de statut*

January 1, 2002 - December 31, 2002

1 janvier 2002 - 31 décembre 2002

Zurich Life Insurance Company of Canada

Zurich du Canada compagnie d'assurance-vie

Changed Name to / Changé à :

Manulife Canada Ltd.

Manuvie Canada Ltée

July 15, 2002 / le 15 juillet 2002

Companies That Have Ceased Operations

Compagnies qui ont cessé d'exercer des opérations d'assurance

January 1, 2002 - December 31, 2002

1 janvier 2002 - 31 décembre 2002

Canadian Millers' Mutual Insurance Company

Ceased May 31, 2002 / cessé 31 mai 2002

Certas Direct Insurance Company

Certas direct, compagnie d'assurance

Ceased May 31, 2002 / cessé 31 mai 2002

Maryland Casualty Company

Compagnie Maryland Casualty

Ceased May 31, 2002 / cessé 31 mai 2002

Peopleplus Insurance Company

Omnimonde Compagnie d'assurances

Ceased June 1, 2002 / cessé 1 juin 2002

The Phoenix Insurance Company

Ceased May 1, 2002 / cessé 1 mai 2002

Mergers and Amalgamations / *Assureurs qui ont fusionné*

January 1, 2002 - December 31, 2002

1 janvier 2002 - 31 décembre 2002

ING Insurance Company of Canada
Compagnie d'assurance ING du Canada

amalgamated with/fusionné avec:

Le Groupe Commerce Compagnie d'Assurances
The Commerce Group Insurance Company

Continuing Company/maintenant le nom de:

ING Insurance Company of Canada
Compagnie d'assurance ING du Canada
July 1, 2002/le 1 juillet 2002

Sun Life Assurance Company of Canada
Sun Life du Canada, compagnie d'assurance-vie

amalgamated with/fusionné avec:

Clarica Life Insurance Company
Clarica compagnie d'assurance sur la vie

Continuing Company/maintenant le nom de:

Sun Life Assurance Company of Canada
Sun Life du Canada, compagnie d'assurance-vie
December 31, 2002/le 31 décembre 2002

ING Insurance Company of Canada
Compagnie d'assurance ING du Canada

amalgamated with/fusionné avec:

ING Wellington Insurance Company
ING Wellington Compagnie d'assurance

Continuing Company/maintenant le nom de:

ING Insurance Company of Canada
Compagnie d'assurance ING du Canada
July 1, 2002/le 1 juillet 2002

Insurance Company Deposits Held by the Province of New Brunswick
Dépôts des compagnies d'assurance détenus par la Province du Nouveau-Brunswick

March 31, 2003/*31 Mars 2003*

AIG Life Insurance Company of Canada *La Compagnie d'Assurance-Vie AIG du Canada*	$ 50,000.00
Assomption Compagnie Mutuelle d'Assurance-vie *Assumption Mutual Life Insurance Company*	$ 50,000.00
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie *National Bank Life Insurance Company*	$ 50,000.00
AXA Assurance Inc. *AXA Insurance Inc.*	$ 50,000.00
CAA Insurance Company (Ontario)	$ 50,000.00
Canassurance compagnie d'assurances générales inc. *Canassurance General Insurance Company Inc.*	$ 50,000.00
Canassurance compagnie d'assurance-vie inc. *Canassurance Life Insurance Company*	$ 50,000.00
Coachman Insurance Company	$ 50,000.00
Desjardins Sécurité financière compagnie d'assurance vie *Desjardins Financial Security Life Assurance Company*	$ 50,000.00
First Canadian Insurance Corporation	$ 50,000.00
Heritage General Insurance Company *Compagnie d'Assurances Générales Heritage*	$ 50,000.00
ING Western Union Insurance Company *ING Western Union Compagnie d'assurance*	$ 50,000.00
Ingle Life & Health Assurance Company	$ 50,000.00
Innovative Insurance Corporation	$ 50,000.00
Insurance Company of Prince Edward Island	$ 50,000.00
Insurance Corporation of Newfoundland Limited	$ 60,000.00
Kingsway General Insurance Company	$200,000.00
L'Industrielle-Alliance Compagnie d'Assurance sur La Vie *The Industrial-Alliance Life Insurance Company*	$ 75,000.00
L'Excellence Compagnie d'assurance-vie	$ 50,000.00

Insurance Company Deposits Held by the Province of New Brunswick
Dépôts des compagnies d'assurance détenus par la Province du Nouveau-Brunswick

March 31, 2003*/31 Mars 2003*

L'Union Canadienne Compagnie d'Assurances *Canadian Union Insurance Company*	$ 50,000.00
La Capitale assurances de personnes inc. *The Capitale Life Insurance Inc.*	$ 75,000.00
La Compagnie d'assurance Belair inc. *Belair Insurance Company Inc.*	$ 55,000.00
La Survivance compagnie mutuelle d'assurance-vie	$ 50,000.00
Lawyers' Professional Indemnity Company	$ 50,000.00
Medavie Inc.	$ 20,000.00
Optimum Société d'Assurance inc. *Optimum Insurance Company Inc.*	$ 50,000.00
Promutuel Gaspésie - les Îles, société mutuelle d'assurance générale	$ 50,000.00
Promutuel Témiscouata, société mutuelle d'assurance générale	$ 50,000.00
Promutuel Vie Inc.	$ 50,000.00
SSQ, Société d'Assurance-Vie inc. *SSQ, Life Insurance Company Inc.*	$100,000.00
Trans Global Insurance Company	$ 50,000.00
Trans Global Life Insurance Company	$ 50,000.00
United General Insurance Corporation	$ 50,000.00

Insurers and Officers - Head Office in New Brunswick

Assureurs et officiers - Siège social au Nouveau-Brunswick

Insurers ***Assureurs***	**Chief Representative** ***Représentant principal***
Acadie Vie *Acadia Life*	Gilles Lepage 295 boul St-Pierre ouest CP 5554 Caraquet, NB E1W 1B7 (506) 726-4203
Assomption Compagnie Mutuelle d'Assurance-vie *Assumption Mutual Life Insurance Company*	Denis Losier 770 rue Main CP 160 Moncton, NB E1C 8L1 (506) 853-6040
Blue Cross Life Insurance Company of Canada *Compagnie d'Assurance-Vie Croix Bleue du Canada*	James K. Gilligan 644 Main St PO Box 22O Moncton, NB E1C 8L3 (506) 867-4730
Carleton Mutual Insurance Company	Elaine M. Hunter 301 Main St Florenceville, NB E7L 3G5 (800) 561-1550
Fundy Mutual Insurance Company	James Ralph Wilson 1022 Main St Sussex, NB E4E 2M3 (800) 222-9550
Southeastern Mutual Insurance Company	Raymond W. White 378 Coverdale Rd Riverview, NB E1B 3J7 (506) 386-9002
Stanley Mutual Insurance Company	James F. Pinnock 32 Irishtown Rd Stanley, NB E6B 1B6 (506) 367-2273

Insurers and Officers - Head Office in New Brunswick

Assureurs et officiers - Siège social au Nouveau-Brunswick

Insurers

Assureurs

United General Insurance Corporation

Chief Representative

Représentant principal

J. Alexander (Sandy) Morrison
C/O NB Mutual Insurance Assocation
860 Prospect St
Fredericton, NB
E3B 2T8
(506) 460-8820

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Fraternal Societies ***Sociétés des secours mutuels***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
ACA ASSURANCE	242,000	154.70
ACTRA Fraternal Benefit Society	6,000	52.60
Knights of Columbus	4,812,000	2,131.94
The Grand Orange Lodge of British America Benefit Fund	45,000	69.47
The Independent Order of Foresters	0	50.00
The Order of United Commercial Travelers of America	74,000	82.02
Woman's Life Insurance Society	1,000	50.43

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Life Companies ***Compagnies-vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
Acadie Vie	9,625,000	4,214.31
ACE INA Life Insurance	0	50.00
Aetna Life Insurance Company	0	50.00
AIG Assurance Canada	1,509 000	702.88
AIG Life Insurance Company of Canada	1,331,000	625.86
Allianz Life Insurance Company of North America	232,000	150.38
Allstate Life Insurance Company	0	50.00
Allstate Life Insurance Company of Canada	0	50.00
American Bankers Life Assurance Company of Florida	4,513,000	2,002.57
American Health and Life Insurance Company	2,256,000	1,026.07
American Income Life Insurance Company	1,345,000	631.92
Amex Assurance Company	16,000	56.92
Assomption Compagnie Mutuelle d'Assurance-vie	38,209,000	16,581.32
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	862,000	422.95
AXA Assurances Inc.	415,000	229.55
Bankers Life and Casualty Company	0	50.00
Blue Cross Life Insurance Company of Canada	12,680,000	5,536.07
BMO Life Insurance Company	388,000	217.87
Canadian Premier Life Insurance Company	5,472,000	2,417.49
Canadian Professional Sales Association	0	50.00
Canassurance compagnie d'assurance-vie inc.	0	50.00
CIBC Life Insurance Company Limited	304,000	181.53
CIGNA Life Insurance Company of Canada	1,906,000	874.64
Combined Insurance Company of America	11,481,000	5,017.31
CompCorp Life Insurance Company	0	50.00

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Life Companies ***Compagnies-vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
Co-operators Life Insurance Company	8,373,000	3,672.62
CT Financial Assurance Company	171,000	123.98
CUMIS Life Insurance Company	14,753,000	6,432.96
CUNA Mutual Insurance Society	3,000	51.30
Desjardins Sécurité financière compagnie d'assurance vie	15,582,000	6,791.63
Federated Life Insurance Company of Canada	20,000	58.65
First Canadian Insurance Corporation	6,324,000	2,786.11
Forethought Life Insurance Company	273,000	168.11
Fortis Benefits Insurance Company	1,349,000	633.65
General American Life Insurance Company	0	50.00
Gerber Life Insurance Company	28,000	62.11
Hartford Life Insurance Company	0	50.00
Household Life Insurance Company	1,274,000	601.20
Industrial-Alliance Pacific Life Insurance Company	6,356,000	2,799.96
Industrielle Alliance Assurance et services financiers inc.	7,143,000	3,140.46
John Alden Life Insurance Company	0	50.00
La Capitale assurances de personnes inc.	0	50.00
La Survivance compagnie mutuelle d'assurance-vie	503,000	267.63
L'Excellence Compagnie d'assurance-vie	0	50.00
Liberty Life Assurance Company of Boston	182,000	128.74
Life Insurance Company of North America	0	50.00
Life Investors Insurance Company of America	272,000	167.68
London Life Insurance Company	26,210,000	11,389.89
Manulife Canada Ltd.	2,558,000	1,156.73
Massachusetts Mutual Life Insurance Company	0	50.00

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Life Companies ***Compagnies-vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
MD Life Insurance Company	904,000	441.12
Metropolitan Life Insurance Company	-8,000	50.00
MFC Insurance Company Limited	1,237,000	585.19
National Fidelity Life Insurance Company	2,[illegible]0	50.87
New York Life Insurance Company	462,000	249.89
Penncorp Life Insurance Company	626,000	320.84
Pennsylvania Life Insurance Company	0	50.00
Phoenix Life Insurance Company	0	50.00
Primerica Life Insurance Company of Canada	929,000	451.94
Promutuel Vie Inc.	0	50.00
Provident Life and Accident Insurance Company	5,006,000	2,215.87
RBC Life Insurance Company	10,996,000	4,807.48
Reliable Life Insurance Company	823,000	406.08
Revios Reinsurance Canada Ltd.	0	50.00
Scotia Life Insurance Company	820,000	404.78
Société d'Assurance-Vie inc. SSQ	444,000	242.10
State Farm Life Insurance Company	1,364,000	640.14
Stonebridge Life Insurance Company	3,000	51.30
Sun Life Assurance Company of Canada	67,816,000	29,390.94
Superior Life Insurance Company	67,000	78.99
TD Life Insurance Company	82,000	85.48
The Canada Life Assurance Company	41,568,000	18,034.61
The Canada Life Insurance Company of Canada	153,000	116.20
The Empire Life Insurance Company	1,167,000	554.91
The Equitable Life Assurance Society of the United States	0	50.00

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Life Companies ***Compagnies-vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
The Equitable Life Insurance Company of Canada	1,063,000	509.91
The Great-West Life Assurance Company	31,996,000	13,893.23
The Lincoln National Life Insurance Company	0	50.00
The Manufacturers Life Insurance Company	27,477,000	11,938.06
The Maritime Life Assurance Company	40,877,000	17,735.64
The National Life Assurance Company of Canada	3,957,000	1,762.02
The Prudential Insurance Company of America	147,000	113.60
The Standard Life Assurance Company	5,179,000	2,290.72
The Standard Life Assurance Company of Canada	0	50.00
The Travelers Insurance Company	0	50.00
The Wawanesa Life Insurance Company	1,440,000	673.02
Toronto Mutual Life Insurance Company	458,000	248.16
Trans Global Life Insurance Company	0	50.00
Transamerica Life Canada	3,252,000	1,456.99
Trent Health Insurance Company	-1,000	50.00
Union du Canada Assurance-Vie	118,000	101.05
United American Insurance Company	6,000	52.60
Unity Life of Canada	458,000	248.16

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
ACE INA Insurance	5,394,000	2,383.74
Affiliated FM Insurance Company	1,155,000	549.72
Allianz Insurance Company of Canada	20,832,000	9,063.07
Allstate Insurance Company	0	50.00
Allstate Insurance Company of Canada	34,509,000	14,980.50
American Bankers Insurance Company of Florida	4,104,000	1,825.62
American Home Assurance Company	15,011,000	6,544.59
American Re-Insurance Company	0	50.00
Ascentus Insurance Ltd.	3,979,000	1,771.53
Avemco Insurance Company	64,000	77.69
Aviva Insurance Company of Canada	46,410,000	20,129.52
AXA Corporate Solutions Assurance	494,000	263.73
AXA Insurance (Canada)	37,957,000	16,472.29
AXA Pacific Insurance Company	42,000	68.17
Blue Cross of Atlantic Canada	181,584,000	78,613.25
CAA Insurance Company (Ontario)	2,731,000	1,231.58
Canadian Lawyers Insurance Association (CLIA)	826,000	407.37
Canadian Northern Shield Insurance Company	669,000	339.45
Canadian Universities Reciprocal Insurance Exchange	294,000	177.20
Canassurance compagnie d'assurances générales inc.	22,000	59.52
Carleton Mutual Insurance Company	1,524,000	709.37
Centennial Insurance Company	5,000	52.16
CGU International Insurance plc	386,000	217.00
Chicago Title Insurance Company	0	50.00
Chubb Insurance Company of Canada	4,010,000	1,784.95

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
Coachman Insurance Company	0	50.00
Commerce and Industry Insurance Company of Canada	2,353,000	1,068.04
Commonwealth Insurance Company	1,321,000	621.54
Continental Casualty Company	3,803,000	1,695.39
Co-operators General Insurance Company	60,708,000	26,315.63
Coseco Insurance Company	1,446,000	675.62
CUMIS General Insurance Company	1,959,000	897.57
DaimlerChrysler Insurance Company	61,000	76.39
Eagle Star Insurance Company Limited	70,000	80.29
Ecclesiastical Insurance Office Public Limited Company	2,598,000	1,174.04
Echelon General Insurance Company	1,374,000	644.47
Economical Mutual Insurance Company	28,257,000	12,275.54
Elite Insurance Company	8,041,000	3,528.98
Employers Insurance Company of Wausau	0	50.00
Employers Reinsurance Corporation	1,226,000	580.44
EULER American Credit Indemnity Company	420,000	231.72
Everest Insurance Company of Canada	-1,000	50.00
Factory Mutual Insurance Company	12,683,000	5,537.36
Farm Mutual Reinsurance Plan Inc.	0	50.00
Federal Insurance Company	39,000	66.87
Federated Insurance Company of Canada	425,000	233.88
Federation Insurance Company of Canada	10,175,000	4,452.27
First American Title Insurance Company	1,076,000	515.54
First North American Insurance Company	123,000	103.22
Fundy Mutual Insurance Company	2,965,000	1,332.82

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
GCAN Insurance Company	2,326,000	1,056.36
GE Capital Mortgage Insurance Company (Canada)	3,553,000	1,587.22
Gore Mutual Insurance Company	0	50.00
Grain Insurance and Guarantee Company	957,000	464.05
Great American Insurance Company	2,000	50.87
Great American Insurance Company of New York	0	50.00
Green Shield Canada	622,000	319.11
Hartford Fire Insurance Company	13,000	55.62
Heritage General Insurance Company	512,000	271.52
ING Insurance Company of Canada	76,384,000	33,097.93
ING Novex Insurance Company of Canada	3,225,000	1,445.31
ING Western Union Insurance Company	0	50.00
Innovative Insurance Corporation	0	50.00
Insurance Corporation of Newfoundland Limited	0	50.00
Kingsway General Insurance Company	3,839,000	1,710.96
La Compagnie d'assurance Belair inc.	107,000	96.29
La Compagnie d'Assurances Jevco	3,148,000	1,412.00
La Garantie Compagnie d'Assurance de l'Amérique du Nord	5,555,000	2,453.40
Langdon Insurance Company	132,000	107.11
Lawyers' Professional Indemnity Company	0	50.00
Lawyers Title Insurance Corporation	76,000	82.88
Legacy General Insurance Company	896,000	437.66
Liberty Insurance Company of Canada	976,000	472.27
Liberty Mutual Fire Insurance Company	0	50.00
Liberty Mutual Insurance Company	9,621,000	4,212.57

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
Lloyd's Underwriters	9,914,000	4,339.34
Lombard General Insurance Company of Canada	15,852,000	6,908.45
Lombard Insurance Company	5,066,000	2,241.83
London and Midland General Insurance Company	4,406,000	1,956.28
Lumbermens Mutual Casualty Company	204,000	138.26
Lumbermen's Underwriting Alliance	3,022,000	1,357.48
L'Union Canadienne Compagnie d'Assurances	0	50.00
Maritime Insurance Company Limited	24,000	60.38
Markel Insurance Company of Canada	9,688,000	4,241.56
Mitsui Sumitomo Insurance Company Limited	26,000	61.25
Motors Insurance Corporation	213,000	142.16
New Hampshire Insurance Company	9,000	53.89
North American Specialty Insurance Company	0	50.00
Northern Indemnity Inc.	300,000	179.80
Old Republic Insurance Company of Canada	2,453,000	1,111.30
Optimum Frontier Insurance Company	794,000	393.53
Optimum Société d'Assurance inc.	137,000	109.27
Orléans Compagnie d'assurance générale	0	50.00
Pembridge Insurance Company	12,561,000	5,484.58
Perth Insurance Company	1,300,000	612.45
Primmum Insurance Company	3,938,000	1,753.80
Promutuel Gaspésie - les Îles société mutuelle d'assurance générale	464,000	250.75
Promutuel Témiscouata société mutuelle d'assurance générale	459,000	248.59
Protective Insurance Company	18,000	57.79
Quebec Assurance Company	2,000	50.87

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
RBC General Insurance Company	3,007,000	1,350.99
RBC Travel Insurance Company	1,516,000	705.91
Royal & Sun Alliance Insurance Company of Canada	51,257,000	22,226.60
Scotia General Insurance Company	0	50.00
Scottish & York Insurance Company Limited	1,731,000	798.93
Security Insurance Company of Hartford	1,393,000	652.69
Security National Insurance Company	8,130,000	3,567.49
Sentry Insurance a Mutual Company	37,000	66.01
Sompo Japan Insurance Inc.	10,000	54.33
Southeastern Mutual Insurance Company	3,655,000	1,631.35
Specialty National Insurance Company	0	50.00
St. Paul Fire and Marine Insurance Company	3,569,000	1,594.15
St. Paul Guarantee Insurance Company	2,818,000	1,269.22
Stanley Mutual Insurance Company	4,455,000	1,977.48
State Farm Fire and Casualty Company	9,476,000	4,149.84
State Farm Mutual Automobile Insurance Company	30,643,000	13,307.85
Stewart Title Guaranty Company	154,000	116.63
Sunderland Marine Mutual Insurance Company Limited	2,379,183	1,079.37
TD Direct Insurance Inc.	0	50.00
TD General Insurance Company	0	50.00
Temple Insurance Company	2,594,000	1,172.31
The American Road Insurance Company	227,000	148.21
The Boiler Inspection and Insurance Company of Canada	547,000	286.66
The British Aviation Insurance Company Limited	0	50.00
The Citadel General Assurance Company	19,269,000	8,386.83

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
The Dominion of Canada General Insurance Company	13,529,000	5,903.39
The Home Insurance Company	0	50.00
The Insurance Company of Prince Edward Island	309,000	183.69
The Missisquoi Insurance Company	273,000	168.11
The Mortgage Insurance Company of Canada	0	50.00
The Nordic Insurance Company of Canada	0	50.00
The North Waterloo Farmers Mutual Insurance Company	0	50.00
The Personal Insurance Company	5,593,000	2,469.84
The Portage la Prairie Mutual Insurance Company	11,356,000	4,963.23
The Sovereign General Insurance Company	5,570,000	2,459.89
The Tokio Marine and Fire Insurance Company Limited	13,000	55.62
The Travelers Indemnity Company	0	50.00
The Wawanesa Mutual Insurance Company	56,551,000	24,517.08
TIG Insurance Company	24,000	60.38
Traders General Insurance Company	9,214,000	4,036.48
Trafalgar Insurance Company of Canada	2,654,000	1,198.27
Travelers Casualty & Surety Company of Canada	235,000	151.67
UAP-NewRotterdam Insurance Company N.V.	0	50.00
Unifund Assurance Company	12,722,000	5,554.24
United General Insurance Corporation	7,988,000	3,506.05
Utica Mutual Insurance Company	26,000	61.25
Virginia Surety Company Inc.	88,000	88.07
Waterloo Insurance Company	611,000	314.35
Western Assurance Company	0	50.00
Western Surety Company	505,000	268.49

New Brunswick Department of Justice - Insurance Branch

Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Other than Life Companies ***Compagnies autre que l'assurance vie***	**Premiums** ***Primes*** **$**	**Assessment** ***Cotisation*** **$**
XL Reinsurance America Inc.	0	50.00
Zenith Insurance Company	6,474,000	2,851.01
Zurich Insurance Company	11,930,000	5,211.58
Totals - 2002 - 253 Companies/Compagnies	1,418,436,183	626,348.02
Totals - 2001 - 252 Companies/Compagnies	1,218,111,250	377,590.98

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
ACA ASSURANCE	115,000	57,000	50
ACE INA Insurance	75,000	227,000	303
ACTRA Fraternal Benefit Society	5,000	0	0
Aetna Life Insurance Company	0	35,000	0
AIG Assurance Canada	68,000	4,000	6
AIG Life Insurance Company of Canada	229,000	34,000	15
Allianz Insurance Company of Canada	81,000	0	0
Allianz Life Insurance Company of North America	84,000	55,000	65
American Bankers Insurance Company of Florida	427,000	227,000	53
American Bankers Life Assurance Company of Florida	2,152,000	863,000	40
American Home Assurance Company	787,000	400,000	51
American Income Life Insurance Company	306,000	110,000	36
Amex Assurance Company	16,000	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	16,021,000	12,197,000	76
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	534,000	148,000	28
Aviva Insurance Company of Canada	46,000	0	0
AXA Assurances Inc.	1,000	1,000	100
Blue Cross Life Insurance Company of Canada	6,346,000	2,642,000	42
Blue Cross of Atlantic Canada	181,584,000	160,537,000	88
BMO Life Insurance Company	316,000	45,000	14
CAA Insurance Company (Ontario)	52,000	53,000	102
Canadian Premier Life Insurance Company	3,472,000	1,005,000	29
Chubb Insurance Company of Canada	113,000	12,000	11
CIBC Life Insurance Company Limited	200,000	178,000	89

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
CIGNA Life Insurance Company of Canada	1,295,000	78,000	6
Combined Insurance Company of America	11,062,000	5,136,000	46
Co-operators General Insurance Company	86,000	-8,000	-9
Co-operators Life Insurance Company	3,496,000	3,206,000	92
CT Financial Assurance Company	170,000	34,000	20
CUMIS General Insurance Company	37,000	1,000	3
CUMIS Life Insurance Company	10,813,000	5,781,000	53
Desjardins Sécurité financière compagnie d'assurance vie	9,241,000	4,635,000	50
Federated Life Insurance Company of Canada	14,000	0	0
First Canadian Insurance Corporation	3,245,000	308,000	9
Green Shield Canada	622,000	484,000	78
Heritage General Insurance Company	512,000	147,000	29
Household Life Insurance Company	665,000	523,000	79
Industrial-Alliance Pacific Life Insurance Company	4,155,000	2,683,000	65
Industrielle Alliance Assurance et services financiers inc.	1,170,000	1,188,000	102
La Garantie Compagnie d'Assurance de l'Amérique du Nord	26,000	0	0
La Survivance compagnie mutuelle d'assurance-vie	445,000	156,000	35
Liberty Life Assurance Company of Boston	122,000	127,000	104
Liberty Mutual Insurance Company	2,356,000	1,605,000	68
Life Investors Insurance Company of America	123,000	65,000	53
Lloyd's Underwriters	55,000	7,000	13
London and Midland General Insurance Company	3,943,000	985,000	25
London Life Insurance Company	0	917,000	0
Metropolitan Life Insurance Company	7,000	23,000	329

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
MFC Insurance Company Limited	5,000	0	0
National Fidelity Life Insurance Company	2,000	0	0
New York Life Insurance Company	3,000	2,000	67
Penncorp Life Insurance Company	582,000	477,000	82
Provident Life and Accident Insurance Company	4,877,000	2,860,000	59
RBC Life Insurance Company	1,780,000	1,345,000	76
RBC Travel Insurance Company	1,364,000	486,000	36
Reliable Life Insurance Company	779,000	241,000	31
Royal & Sun Alliance Insurance Company of Canada	144,000	0	0
Scotia Life Insurance Company	820,000	192,000	23
Société d'Assurance-Vie inc. SSQ	392,000	306,000	78
Stonebridge Life Insurance Company	3,000	2,000	67
Sun Life Assurance Company of Canada	20,210,000	20,471,000	101
TD Life Insurance Company	79,000	15,000	19
The Canada Life Assurance Company	17,272,000	13,760,000	80
The Citadel General Assurance Company	3,347,000	1,258,000	38
The Empire Life Insurance Company	304,000	399,000	131
The Equitable Life Insurance Company of Canada	48,000	80,000	167
The Great-West Life Assurance Company	21,093,000	16,394,000	78
The Manufacturers Life Insurance Company	13,642,000	11,895,000	87
The Maritime Life Assurance Company	19,877,000	15,935,000	80
The National Life Assurance Company of Canada	1,421,000	1,451,000	102
The Order of United Commercial Travelers of America	72,000	16,000	22
The Prudential Insurance Company of America	72,000	21,000	29

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company ***Noms des compagnies***	**Direct Premiums Written** ***Primes directes souscrites ($)***	**Direct Losses** ***Sinistres supportés ($)***	**Loss Ratio** ***Rapport %***
The Sovereign General Insurance Company	223,000	57,000	26
The Standard Life Assurance Company	960,000	801,000	83
The Travelers Insurance Company	0	14,000	0
The Wawanesa Life Insurance Company	122,000	96,000	79
Toronto Mutual Life Insurance Company	41,000	32,000	78
Transamerica Life Canada	26,000	6,000	23
Union du Canada Assurance-Vie	106,000	42,000	40
Unity Life of Canada	41,000	32,000	78
Totals - 2002 - 80 Companies/Compagnies	376,397,000	295,597,000	79
Totals - 2001 - 86 Companies/Compagnies	335,214,590	274,535,000	82

Aircraft

Aviation

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport %*
ACE INA Insurance	207,000	47,000	23
Allianz Insurance Company of Canada	125,000	19,000	15
Avemco Insurance Company	64,000	22,000	34
CGU International Insurance plc	245,000	2,000	1
Co-operators General Insurance Company	46,000	0	0
Eagle Star Insurance Company Limited	70,000	0	0
Lloyd's Underwriters	64,000	47,000	73
Royal & Sun Alliance Insurance Company of Canada	141,000	69,000	49
The Sovereign General Insurance Company	34,000	0	0
XL Reinsurance America Inc.	0	66,000	0
Totals - 2002 - 10 Companies/Compagnies	996,000	272,000	27
Totals - 2001 - 11 Companies/Compagnies	1,485,000	487,000	33

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

	Direct Premiums Written / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
Name of Company / ***Noms des compagnies***	**Liability** / ***Responsabilité*** ($)	**Personal Accident** / ***Accident Corporel*** ($)	**Other** / ***Autres*** ($)	**Total** / ***Total*** ($)	**Liability** / ***Responsabilité*** ($)	**Personal Accident** / ***Accident Corporel*** ($)	**Other** / ***Autres*** ($)	**Total** / ***Total*** ($)	**Loss Ratio** / ***Rapport*** (%)
ACE INA Insurance	342,000	0	276,000	618,000	190,000	0	127,000	317,000	51
Allianz Insurance Company of Canada	7,848,000	1,804,000	4,717,000	14,369,000	7,383,000	1,877,000	1,975,000	11,235,000	78
Allstate Insurance Company of Canada	16,473,000	4,596,000	9,115,000	30,184,000	16,919,000	4,451,000	3,732,000	25,102,000	83
American Home Assurance Company	66,000	-137,000	16,000	-55,000	(133,000)	(555,000)	69,000	(619,000)	1,125
Ascentus Insurance Ltd.	2,087,000	317,000	1,078,000	3,482,000	901,000	177,000	288,000	1,366,000	39
Aviva Insurance Company of Canada	17,259,000	3,602,000	8,123,000	28,984,000	25,489,000	4,046,000	4,362,000	33,897,000	117
AXA Insurance (Canada)	18,788,000	3,617,000	10,323,000	32,728,000	13,828,000	2,455,000	4,311,000	20,594,000	63
AXA Pacific Insurance Company	0	0	0	0	163,000	(20,000)	53,000	196,000	0
CAA Insurance Company (Ontario)	1,354,000	318,000	817,000	2,489,000	536,000	223,000	404,000	1,163,000	47
Canassurance compagnie d'assurances générales inc.	0	0	19,000	19,000	0	0	6,000	6,000	32

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Loss Ratio / *Rapport* (%)
Centennial Insurance Company	2,000	0	1,000	3,000	0	0	0	0	0
Chubb Insurance Company of Canada	34,000	5,000	9,000	48,000	50,000	4,000	15,000	69,000	144
Coachman Insurance Company	0	0	0	0	172,000	76,000	(16,000)	232,000	0
Commerce and Industry Insurance Company of Canada	7,000	0	0	7,000	(23,000)	(7,000)	(9,000)	(39,000)	(557)
Continental Casualty Company	0	0	269,000	269,000	0	0	72,000	72,000	27
Co-operators General Insurance Company	22,261,000	7,037,000	10,431,000	39,729,000	27,886,000	6,764,000	5,397,000	40,047,000	101
Coseco Insurance Company	657,000	281,000	355,000	1,293,000	367,000	288,000	244,000	899,000	70
CUMIS General Insurance Company	14,000	3,000	19,000	36,000	3,000	1,000	62,000	66,000	183
DaimlerChrysler Insurance Company	0	0	61,000	61,000	0	0	41,000	41,000	67
Echelon General Insurance Company	938,000	179,000	224,000	1,341,000	856,000	374,000	402,000	1,632,000	122

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
	Liability	Personal Accident	Other	Total	Liability	Personal Accident	Other	Total	Loss Ratio
Noms des compagnies	*Responsabilité* ($)	*Accident Corporel* ($)	*Autres* ($)	*Total* ($)	*Responsabilité* ($)	*Accident Corporel* ($)	*Autres* ($)	*Total* ($)	*Rapport* (%)
Economical Mutual Insurance Company	10,979,000	2,425,000	5,131,000	18,535,000	5,594,000	843,000	4,038,000	10,475,000	57
Elite Insurance Company	2,849,000	480,000	1,146,000	4,475,000	1,893,000	664,000	429,000	2,986,000	67
Employers Insurance Company of Wausau	0	0	0	0	(1,000)	0	0	(1,000)	0
Federated Insurance Company of Canada	131,000	9,000	80,000	220,000	97,000	2,000	25,000	124,000	56
Federation Insurance Company of Canada	4,414,000	1,212,000	2,435,000	8,061,000	5,672,000	1,419,000	1,238,000	8,329,000	103
First North American Insurance Company	0	0	63,000	63,000	0	0	0	0	0
Hartford Fire Insurance Company	13,000	0	2,000	15,000	212,000	2,000	24,000	238,000	1,587
ING Insurance Company of Canada	29,672,000	8,213,000	12,221,000	50,106,000	39,636,000	7,802,000	7,628,000	55,066,000	110
ING Novex Insurance Company of Canada	1,386,000	397,000	780,000	2,563,000	738,000	156,000	362,000	1,256,000	49

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

	Direct Premiums Written / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
Name of Company / ***Noms des compagnies***	**Liability** / ***Responsabilité*** ($)	**Personal Accident** / ***Accident Corporel*** ($)	**Other** / ***Autres*** ($)	**Total** / ***Total*** ($)	**Liability** / ***Responsabilité*** ($)	**Personal Accident** / ***Accident Corporel*** ($)	**Other** / ***Autres*** ($)	**Total** / ***Total*** ($)	**Loss Ratio** / ***Rapport*** (%)
Kingsway General Insurance Company	1,163,000	242,000	805,000	2,210,000	1,887,000	176,000	1,303,000	3,366,000	152
La Compagnie d'assurance Belair inc.	61,000	10,000	41,000	112,000	3,523,000	446,000	(265,000)	3,704,000	3,307
La Compagnie d'Assurances Jevco	1,204,000	892,000	1,034,000	3,130,000	1,150,000	1,631,000	198,000	2,979,000	95
La Garantie Compagnie d'Assurance de l'Amérique du Nord	720,000	88,000	324,000	1,132,000	821,000	109,000	239,000	1,169,000	103
Langdon Insurance Company	37,000	4,000	13,000	54,000	16,000	4,000	(1,000)	19,000	35
Liberty Insurance Company of Canada	563,000	8,000	276,000	847,000	111,000	4,000	130,000	245,000	29
Liberty Mutual Fire Insurance Company	0	0	0	0	(8,000)	0	0	(8,000)	0
Liberty Mutual Insurance Company	1,701,000	24,000	744,000	2,469,000	1,473,000	92,000	326,000	1,891,000	77
Lloyd's Underwriters	318,000	20,000	489,000	827,000	(555,000)	62,000	19,000	(474,000)	(57)

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Loss Ratio / *Rapport* (%)
Lombard General Insurance Company of Canada	5,183,000	750,000	2,303,000	8,236,000	5,150,000	473,000	1,286,000	6,909,000	84
Lombard Insurance Company	2,242,000	557,000	1,091,000	3,890,000	3,132,000	532,000	438,000	4,102,000	105
Lumbermens Mutual Casualty Company	26,000	1,000	1,000	28,000	(588,000)	0	(13,000)	(601,000)	(2,146)
Markel Insurance Company of Canada	5,342,000	261,000	3,215,000	8,818,000	5,855,000	515,000	978,000	7,348,000	83
Mitsui Sumitomo Insurance Company Limited	13,000	0	0	13,000	13,000	0	0	13,000	100
Motors Insurance Corporation	0	0	213,000	213,000	0	0	64,000	64,000	30
New Hampshire Insurance Company	0	0	0	0	(3,000)	0	0	(3,000)	0
Old Republic Insurance Company of Canada	1,464,000	100,000	601,000	2,165,000	1,364,000	126,000	432,000	1,922,000	89
Optimum Frontier Insurance Company	124,000	39,000	70,000	233,000	(46,000)	(44,000)	37,000	(53,000)	(23)

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company / *Noms des compagnies*	*Direct Premiums Written* / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Liability / *Responsabilité* ($)	Personal Accident / *Accident Corporel* ($)	Other / *Autres* ($)	Total / *Total* ($)	Loss Ratio / *Rapport* (%)
Optimum Société d'Assurance inc.	153,000	1,000	3,000	157,000	1,484,000	2,000	74,000	1,560,000	994
Pembridge Insurance Company	6,813,000	1,835,000	2,715,000	11,363,000	7,365,000	1,778,000	1,475,000	10,618,000	93
Perth Insurance Company	791,000	105,000	249,000	1,145,000	105,000	19,000	82,000	206,000	18
Primmum Insurance Company	1,839,000	312,000	1,395,000	3,546,000	2,181,000	996,000	421,000	3,598,000	101
Protective Insurance Company	13,000	1,000	4,000	18,000	10,000	0	0	10,000	56
Quebec Assurance Company	0	0	0	0	30,000	(13,000)	8,000	25,000	0
RBC General Insurance Company	1,677,000	441,000	674,000	2,792,000	383,000	61,000	102,000	546,000	20
Royal & Sun Alliance Insurance Company of Canada	20,267,000	3,253,000	11,156,000	34,676,000	27,266,000	(2,902,000)	4,661,000	29,025,000	84
Scottish & York Insurance Company Limited	640,000	170,000	264,000	1,074,000	1,134,000	354,000	173,000	1,661,000	155
Security National Insurance Company	4,024,000	704,000	2,350,000	7,078,000	5,090,000	1,269,000	869,000	7,228,000	102

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

	Direct Premiums Written / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
Name of Company / ***Noms des compagnies***	**Liability** / ***Responsabilité*** ***($)***	**Personal Accident** / ***Accident Corporel*** ***($)***	**Other** / ***Autres*** ***($)***	**Total** / ***Total*** ***($)***	**Liability** / ***Responsabilité*** ***($)***	**Personal Accident** / ***Accident Corporel*** ***($)***	**Other** / ***Autres*** ***($)***	**Total** / ***Total*** ***($)***	**Loss Ratio** / ***Rapport*** ***(%)***
Sentry Insurance a Mutual Company	36,000	0	1,000	37,000	16,000	1,000	0	17,000	46
St. Paul Fire and Marine Insurance Company	2,439,000	106,000	122,000	2,667,000	699,000	54,000	94,000	847,000	32
State Farm Mutual Automobile Insurance Company	20,054,000	3,293,000	7,296,000	30,643,000	15,013,000	2,059,000	5,947,000	23,019,000	75
The American Road Insurance Company	0	0	211,000	211,000	0	0	66,000	66,000	31
The Citadel General Assurance Company	5,622,000	1,348,000	2,810,000	9,780,000	5,708,000	1,265,000	1,248,000	8,221,000	84
The Dominion of Canada General Insurance Company	5,324,000	1,117,000	3,223,000	9,664,000	4,261,000	812,000	1,844,000	6,917,000	72
The Insurance Company of Prince Edward Island	141,000	27,000	54,000	222,000	25,000	5,000	9,000	39,000	18
The Missisquoi Insurance Company	187,000	41,000	37,000	265,000	1,109,000	(47,000)	52,000	1,114,000	420
The Nordic Insurance Company of Canada	0	0	0	0	(902,000)	332,000	2,000	(568,000)	0

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

	Direct Premiums Written / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
Name of Company / ***Noms des compagnies***	**Liability** / ***Responsabilité*** ($)	**Personal Accident** / ***Accident Corporel*** ($)	**Other** / ***Autres*** ($)	**Total** / ***Total*** ($)	**Liability** / ***Responsabilité*** ($)	**Personal Accident** / ***Accident Corporel*** ($)	**Other** / ***Autres*** ($)	**Total** / ***Total*** ($)	**Loss Ratio** / ***Rapport*** (%)
The Personal Insurance Company	2,282,000	665,000	1,874,000	4,821,000	2,178,000	592,000	565,000	3,335,000	69
The Portage la Prairie Mutual Insurance Company	4,793,000	1,206,000	2,955,000	8,954,000	4,301,000	977,000	1,767,000	7,045,000	79
The Sovereign General Insurance Company	1,714,000	177,000	837,000	2,728,000	1,474,000	493,000	294,000	2,261,000	83
The Tokio Marine and Fire Insurance Company Limited	5,000	1,000	5,000	11,000	(7,000)	2,000	(22,000)	(27,000)	(245)
The Wawanesa Mutual Insurance Company	26,254,000	6,630,000	14,169,000	47,053,000	23,955,000	4,513,000	7,454,000	35,922,000	76
TIG Insurance Company	1,000	0	2,000	3,000	0	0	0	0	0
Traders General Insurance Company	4,289,000	993,000	2,351,000	7,633,000	6,470,000	969,000	1,306,000	8,745,000	115
Trafalgar Insurance Company of Canada	1,162,000	387,000	778,000	2,327,000	1,073,000	115,000	313,000	1,501,000	65
Travelers Casualty & Surety Company of Canada	54,000	7,000	7,000	68,000	34,000	3,000	2,000	39,000	57

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

	Direct Premiums Written / *Primes directes souscrites*				*Direct Claims Incurred* / *Sinistres supportés*				
Name of Company / ***Noms des compagnies***	**Liability** / ***Responsabilité*** ***($)***	**Personal Accident** / ***Accident Corporel*** ***($)***	**Other** / ***Autres*** ***($)***	**Total** / ***Total*** ***($)***	**Liability** / ***Responsabilité*** ***($)***	**Personal Accident** / ***Accident Corporel*** ***($)***	**Other** / ***Autres*** ***($)***	**Total** / ***Total*** ***($)***	**Loss Ratio** / ***Rapport*** ***(%)***
Unifund Assurance Company	5,457,000	1,391,000	3,733,000	10,581,000	4,768,000	960,000	1,501,000	7,229,000	68
United General Insurance Corporation	4,210,000	848,000	2,930,000	7,988,000	3,484,000	527,000	1,179,000	5,190,000	65
Waterloo Insurance Company	255,000	71,000	146,000	472,000	207,000	27,000	99,000	333,000	71
Zenith Insurance Company	3,076,000	837,000	1,272,000	5,185,000	1,823,000	888,000	676,000	3,387,000	65
Zurich Insurance Company	2,443,000	166,000	1,414,000	4,023,000	4,955,000	837,000	2,148,000	7,940,000	197
Totals - 2002 - 80 Companies/Compagnies	283,750,000	63,487,000	143,968,000	491,205,000	297,415,000	52,116,000	74,859,000	424,390,000	86
Totals - 2001 - 80 Companies/Compagnies	231,417,000	46,818,000	128,932,000	407,167,000	261,722,000	59,008,000	83,818,000	404,548,000	99

Boiler and Machinery

Chaudières et bris de machine

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	108,000	(82,000)	(76)
Affiliated FM Insurance Company	52,000	69,000	133
Allianz Insurance Company of Canada	11,000	0	0
American Home Assurance Company	(5,000)	(70,000)	1,400
Aviva Insurance Company of Canada	278,000	(160,000)	(58)
AXA Insurance (Canada)	11,000	0	0
AXA Pacific Insurance Company	1,000	0	0
Chubb Insurance Company of Canada	32,000	2,000	6
Continental Casualty Company	(2,000)	117,000	(5,850)
Co-operators General Insurance Company	166,000	0	0
CUMIS General Insurance Company	2,000	0	0
Ecclesiastical Insurance Office Public Limited Company	37,000	3,000	8
Economical Mutual Insurance Company	99,000	6,000	6
Employers Reinsurance Corporation	57,000	0	0
Factory Mutual Insurance Company	3,870,000	91,000	2
Federated Insurance Company of Canada	2,000	0	0
Federation Insurance Company of Canada	1,000	2,000	200
GCAN Insurance Company	43,000	123,000	286
Grain Insurance and Guarantee Company	11,000	0	0
ING Insurance Company of Canada	199,000	89,000	45
ING Novex Insurance Company of Canada	9,000	0	0
Lloyd's Underwriters	63,000	55,000	87
Lombard General Insurance Company of Canada	99,000	(2,000)	(2)
Lumbermen's Underwriting Alliance	30,000	0	0

Boiler and Machinery

Chaudières et bris de machine

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Mitsui Sumitomo Insurance Company Limited	1,000	0	0
Promutuel Gaspésie - les Îles société mutuelle d'assurance générale	6,000	0	0
Royal & Sun Alliance Insurance Company of Canada	445,000	11,000	2
Scottish & York Insurance Company Limited	9,000	0	0
St. Paul Fire and Marine Insurance Company	0	2,000	0
St. Paul Guarantee Insurance Company	1,559,000	655,000	42
The Boiler Inspection and Insurance Company of Canada	476,000	164,000	34
The Citadel General Assurance Company	72,000	0	0
The Dominion of Canada General Insurance Company	32,000	0	0
The Insurance Company of Prince Edward Island	1,000	0	0
The Sovereign General Insurance Company	21,000	0	0
The Wawanesa Mutual Insurance Company	22,000	(8,000)	(36)
Zurich Insurance Company	124,000	(7,000)	(6)
Totals - 2002 - 37 Companies/Compagnies	7,942,000	1,060,000	13
Totals - 2001 - 37 Companies/Compagnies	6,574,000	(676,000)	(10)

Fraternal Societies - 2002

Sociétés de secours mutuels - 2002

Name of Company / *Noms des compagnies*	Exhibit of Premiums, Contributions and Dues / *Relevé des primes, contributions et cotisations*				Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Life Insurance Effected and in Force / *Contrats d'assurance-vie émis et en vigueur*		
	Life Ins. Fund / *Caisse d'assurance vie* ($)	Annuity Fund / *Caisse de rentes* ($)	Accident and Sickness Ins. Fund / *Caisse d'assurance acc/maladie* ($)	Total / *Total* ($)	Life Ins. Annuity Fund / *Caisse d'assurance vie et rentes* ($)	Accident and Sickness Ins. Fund / *Caisse d'assurance acc/maladie* ($)	Total / *Total* ($)	In Force 2001 / *En vigueur en 2001* ($)	New Effected / *Émis* ($)	In Force 2002 / *En vigueur en 2002* ($)
ACA ASSURANCE	127,000	0	115,000	242,000	47,000	57,000	104,000	7,706	389	7,710
ACTRA Fraternal Benefit Society	1,000	0	5,000	6,000	5,000	0	5,000	250	20	389
Knights of Columbus	4,812,000	1,053,000	0	5,865,000	2,716,000	0	2,716,000	279,504	21,077	290,017
The Grand Orange Lodge of British America Benefit Fund	45,000	0	0	45,000	12,000	0	12,000	2,383	20	2,277
The Independent Order of Foresters	0	0	0	0	0	0	0	0	0	0
The Order of United Commercial Travelers of America	2,000	0	72,000	74,000	6,000	16,000	22,000	5	75	42
Woman's Life Insurance Society	1,000	0	0	1,000	1,000	0	1,000	40	0	38
Totals - 2002 - 7 Companies/Compagnies	4,988,000	1,053,000	192,000	6,233,000	2,787,000	73,000	2,860,000		21,581	300,473
Totals - 2001 - 7 Companies/Compagnies	4,686,900	337,000	600,090	5,623,990	2,756,000	32,000	2,788,000	280,627		

Guarantee

Garantie

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company / *Noms des compagnies*	Fidelity / *Détournement*		Surety / *Cautionnement*				
	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Total Premiums / *Primes total ($)*	Total Losses / *Sinistres total ($)*	Loss Ratio / *Rapport (%)*
ACE INA Insurance	23,000	6,000	435,000	80,000	458,000	86,000	19
Allianz Insurance Company of Canada	0	0	7,000	3,000	7,000	3,000	43
American Home Assurance Company	179,000	57,000	73,000	78,000	252,000	135,000	54
Aviva Insurance Company of Canada	90,000	12,000	904,000	7,000	994,000	19,000	2
AXA Insurance (Canada)	40,000	15,000	0	0	40,000	15,000	38
AXA Pacific Insurance Company	2,000	92,000	17,000	15,000	19,000	107,000	563
Canadian Northern Shield Insurance Company	1,000	0	0	0	1,000	0	0
Chubb Insurance Company of Canada	339,000	59,000	2,000	0	341,000	59,000	17
Commerce and Industry Insurance Company of Canada	0	0	0	1,000	0	1,000	0
Co-operators General Insurance Company	97,000	0	23,000	0	120,000	0	0
CUMIS General Insurance Company	217,000	169,000	0	0	217,000	169,000	78
Ecclesiastical Insurance Office Public Limited Company	8,000	0	0	0	8,000	0	0
Economical Mutual Insurance Company	30,000	0	21,000	0	51,000	0	0
Federated Insurance Company of Canada	0	0	5,000	0	5,000	0	0
GCAN Insurance Company	1,000	0	0	0	1,000	0	0

Guarantee

Garantie

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company / *Noms des compagnies*	Fidelity / *Détournement*		Surety / *Cautionnement*				
	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Total Premiums / *Primes total ($)*	Total Losses / *Sinistres total ($)*	Loss Ratio / *Rapport (%)*
ING Insurance Company of Canada	0	0	501,000	14,000	501,000	14,000	3
Kingsway General Insurance Company	0	0	7,000	0	7,000	0	0
La Compagnie d'Assurances Jevco	0	0	13,000	0	13,000	0	0
La Garantie Compagnie d'Assurance de l'Amérique du Nord	264,000	26,000	1,039,000	(1,302,000)	1,303,000	(1,276,000)	(98)
Langdon Insurance Company	3,000	0	0	0	3,000	0	0
Liberty Mutual Insurance Company	0	(5,000)	0	0	0	(5,000)	0
Lloyd's Underwriters	1,000	1,000	0	0	1,000	1,000	100
Lombard General Insurance Company of Canada	43,000	0	0	0	43,000	0	0
Northern Indemnity Inc.	0	0	300,000	(216,000)	300,000	(216,000)	(72)
Royal & Sun Alliance Insurance Company of Canada	82,000	1,000	20,000	0	102,000	1,000	1
St. Paul Guarantee Insurance Company	18,000	0	455,000	5,000	473,000	5,000	1
State Farm Fire and Casualty Company	0	0	2,000	0	2,000	0	0
The Citadel General Assurance Company	13,000	0	0	0	13,000	0	0
The Dominion of Canada General Insurance Company	16,000	0	185,000	0	201,000	0	0
The Nordic Insurance Company of Canada	0	0	0	(3,000)	0	(3,000)	0

Guarantee

Garantie

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company / *Noms des compagnies*	Fidelity / *Détournement*		Surety / *Cautionnement*				
	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Total Premiums / *Primes total ($)*	Total Losses / *Sinistres total ($)*	Loss Ratio / *Rapport (%)*
The Sovereign General Insurance Company	7,000	0	2,000	0	9,000	0	0
The Wawanesa Mutual Insurance Company	0	0	1,000	0	1,000	0	0
Travelers Casualty & Surety Company of Canada	0	0	114,000	22,000	114,000	22,000	19
Western Surety Company	2,000	0	503,000	2,000	505,000	2,000	0
Zurich Insurance Company	42,000	1,000	1,000	(3,000)	43,000	(2,000)	(5)
Totals - 2002 - 35 Companies/Compagnies	1,518,000	434,000	4,630,000	(1,297,000)	6,148,000	(863,000)	(14)
Totals - 2001 - 35 Companies/Compagnies	1,324,000	237,000	3,342,000	(138,000)	4,666,000	99,000	2

Guarantee

Garantie

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company / *Noms des compagnies*	Title / *Titre*		Mortgage / *Hypothèque*				
	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Direct Premiums / *Primes directes ($)*	Direct Losses / *Sinistres supportés ($)*	Total Premiums / *Primes total ($)*	Total Losses / *Sinistres total ($)*	Loss Ratio / *Rapport (%)*
First American Title Insurance Company	1,076,000	113,000	0	0	1,076,000	113,000	11
GE Capital Mortgage Insurance Company (Canada)	0	0	3,553,000	489,000	3,553,000	489,000	14
Lawyers Title Insurance Corporation	76,000	22,000	0	0	76,000	22,000	29
Stewart Title Guaranty Company	154,000	19,000	0	0	154,000	19,000	12
The Mortgage Insurance Company of Canada	0	0	0	(12,000)	0	(12,000)	0
Totals - 2002 - 5 Companies/Compagnies	1,306,000	154,000	3,553,000	477,000	4,859,000	631,000	13
Totals - 2001 - 5 Companies/Compagnies	950,760	146,290	2,654,000	546,000	3,604,760	692,290	19

Liability

Responsabilité

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	1,681,000	(1,126,000)	(67)
Allianz Insurance Company of Canada	1,046,000	(145,000)	(14)
American Bankers Insurance Company of Florida	127,000	113,000	89
American Home Assurance Company	5,259,000	1,006,000	19
Ascentus Insurance Ltd.	1,000	0	0
Aviva Insurance Company of Canada	3,695,000	13,903,000	376
AXA Insurance (Canada)	573,000	542,000	95
AXA Pacific Insurance Company	2,000	16,000	800
Canadian Lawyers Insurance Association (CLIA)	826,000	302,000	37
Canadian Northern Shield Insurance Company	429,000	0	0
Canadian Universities Reciprocal Insurance Exchange	96,000	383,000	399
Carleton Mutual Insurance Company	198,000	78,000	39
CGU International Insurance plc	141,000	(3,000)	(2)
Chubb Insurance Company of Canada	2,934,000	269,000	9
Commerce and Industry Insurance Company of Canada	2,274,000	1,796,000	79
Commonwealth Insurance Company	965,000	1,123,000	116
Continental Casualty Company	1,101,000	84,000	8
Co-operators General Insurance Company	2,578,000	4,147,000	161
CUMIS General Insurance Company	450,000	109,000	24
Ecclesiastical Insurance Office Public Limited Company	719,000	295,000	41
Economical Mutual Insurance Company	1,326,000	495,000	37
Elite Insurance Company	0	(87,000)	0
Employers Insurance Company of Wausau	0	(1,000)	0
Employers Reinsurance Corporation	322,000	72,000	22

Liability

Responsabilité

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Everest Insurance Company of Canada	0	37,000	0
Federal Insurance Company	21,000	6,000	29
Federated Insurance Company of Canada	112,000	100,000	89
Federation Insurance Company of Canada	281,000	114,000	41
Fundy Mutual Insurance Company	326,000	427,000	131
GCAN Insurance Company	118,000	207,000	175
Grain Insurance and Guarantee Company	320,000	9,000	3
Great American Insurance Company	2,000	(6,000)	(300)
Hartford Fire Insurance Company	(4,000)	(270,000)	6,750
ING Insurance Company of Canada	3,575,000	2,291,000	64
ING Novex Insurance Company of Canada	107,000	0	0
Kingsway General Insurance Company	262,000	50,000	19
La Compagnie d'assurance Belair inc.	0	(4,000)	0
La Compagnie d'Assurances Jevco	2,000	0	0
La Garantie Compagnie d'Assurance de l'Amérique du Nord	2,039,000	3,730,000	183
Langdon Insurance Company	37,000	0	0
Liberty Mutual Fire Insurance Company	0	1,000	0
Liberty Mutual Insurance Company	835,000	(13,000)	(2)
Lloyd's Underwriters	2,479,000	850,000	34
Lombard General Insurance Company of Canada	3,231,000	3,326,000	103
Lombard Insurance Company	2,000	22,000	1,100
Lumbermens Mutual Casualty Company	176,000	21,000	12
Markel Insurance Company of Canada	54,000	276,000	511
Mitsui Sumitomo Insurance Company Limited	3,000	0	0

Liability

Responsabilité

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company / ***Noms des compagnies***	**Direct Premiums Written** / ***Primes directes souscrites ($)***	**Direct Losses** / ***Sinistres supportés ($)***	**Loss Ratio** / ***Rapport (%)***
New Hampshire Insurance Company	9,000	32,000	356
Northern Indemnity Inc.	0	1,000	0
Old Republic Insurance Company of Canada	26,000	2,000	8
Optimum Frontier Insurance Company	207,000	(28,000)	(14)
Optimum Société d'Assurance inc.	(3,000)	322,000	(10,733)
Pembridge Insurance Company	0	358,000	0
Perth Insurance Company	4,000	0	0
Promutuel Gaspésie - les Îles société mutuelle d'assurance générale	47,000	0	0
Promutuel Témiscouata société mutuelle d'assurance générale	43,000	0	0
Royal & Sun Alliance Insurance Company of Canada	4,848,000	4,244,000	88
Scottish & York Insurance Company Limited	210,000	151,000	72
Security Insurance Company of Hartford	1,393,000	2,101,000	151
Sompo Japan Insurance Inc.	4,000	0	0
Southeastern Mutual Insurance Company	353,000	99,000	28
St. Paul Fire and Marine Insurance Company	714,000	28,000	4
St. Paul Guarantee Insurance Company	248,000	26,000	10
Stanley Mutual Insurance Company	414,000	116,000	28
State Farm Fire and Casualty Company	1,172,000	80,000	7
Temple Insurance Company	2,110,000	88,000	4
The Citadel General Assurance Company	798,000	192,000	24
The Dominion of Canada General Insurance Company	433,000	389,000	90
The Insurance Company of Prince Edward Island	7,000	2,000	29
The Nordic Insurance Company of Canada	0	412,000	0
The Portage la Prairie Mutual Insurance Company	232,000	250,000	108

Liability

Responsabilité

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
The Sovereign General Insurance Company	939,000	184,000	20
The Wawanesa Mutual Insurance Company	701,000	552,000	79
TIG Insurance Company	19,000	176,000	926
Traders General Insurance Company	0	(1,000)	0
Trafalgar Insurance Company of Canada	15,000	2,000	13
Travelers Casualty & Surety Company of Canada	27,000	11,000	41
Utica Mutual Insurance Company	26,000	52,000	200
Virginia Surety Company Inc.	88,000	114,000	130
Waterloo Insurance Company	7,000	34,000	486
Zenith Insurance Company	1,000	0	0
Zurich Insurance Company	2,574,000	1,108,000	43
Totals - 2002 - 83 Companies/Compagnies	58,387,000	45,642,000	78
Totals - 2001 - 73 Companies/Compagnies	41,270,000	21,480,000	52

Abstract of Life Insurance Returns in New Brunswick - 2002

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2002

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2001 / *En vigueur en 2001* $'000	New Effected / *Émis* $'000	In Force 2002 / *En vigueur en 2002* $'000
Acadie Vie	Ind.	3,836,000	350,000	4,186,000	1,261,000	3,517,000	4,778,000	852,135	146,152	925,531
	Group	7,281,000	0	7,281,000	4,782,000	0	4,782,000	1,004,351	206,724	1,004,938
Aetna Life Insurance Company	Ind.	0	0	0	0	0	0	7	0	7
	Group	0	0	0	0	0	0	30	0	31
AIG Assurance Canada	Ind.	1,445,000	0	1,445,000	748,000	47,000	795,000	35,591	1,042	33,983
	Group	0	0	0	0	32,000	32,000	0	0	0
AIG Life Insurance Company of Canada	Ind.	1,064,000	56,000	1,120,000	92,000	0	92,000	65,686	20,322	93,523
	Group	58,000	603,000	661,000	79,000	26,000	105,000	104	25,900	25,875
Allianz Life Insurance Company of North America	Ind.	0	0	0	0	6,000	6,000	141	0	130
	Group	148,000	0	148,000	71,000	0	71,000	20,099	0	20,098
American Health and Life Insurance Company	Ind.	47,000	0	47,000	1,000	0	1,000	12,468	0	10,811
	Group	2,209,000	0	2,209,000	220,000	0	220,000	85,959	56,813	73,205
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	13,819,000	15,393,000	29,212,000	4,468,000	9,088,000	13,556,000	1,366,083	141,522	1,441,630
	Group	11,396,000	1,173,000	12,569,000	10,097,000	2,027,000	12,124,000	4,253,031	45,866	4,384,759
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind.	65,000	0	65,000	5,000	0	5,000	23,063	1,710	23,523
	Group	263,000	0	263,000	84,000	0	84,000	6,741	0	7,559
Blue Cross Life Insurance Company of Canada	Ind.	3,664,000	0	3,664,000	1,689,000	0	1,689,000	105,401	8,879	106,328
	Group	2,670,000	0	2,670,000	1,521,000	0	1,521,000	814,835	209,302	960,729
BMO Life Insurance Company	Ind.	3,000	0	3,000	0	0	0	0	5,437	5,437
	Group	69,000	0	69,000	17,000	0	17,000	0	4,893	4,156

Abstract of Life Insurance Returns in New Brunswick - 2002

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2002

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2001 / *En vigueur en 2001* $'000	New Effected / *Émis* $'000	In Force 2002 / *En vigueur en 2002* $'000
CIGNA Life Insurance Company of Canada	Ind.	3,000	0	3,000	0	0	0	654	32	659
	Group	608,000	0	608,000	12,000	0	12,000	77,785	11,021	59,210
Combined Insurance Company of America	Ind.	420,000	0	420,000	473,000	0	473,000	23,659	3,115	22,436
	Group	8,000	0	8,000	4,000	0	4,000	2,751	2,953	4,240
Co-operators Life Insurance Company	Ind.	4,276,000	911,000	5,187,000	1,439,000	966,000	2,405,000	783,748	151,107	897,824
	Group	990,000	2,256,000	3,246,000	241,000	4,657,000	4,898,000	347,978	2,768	254,821
CUMIS Life Insurance Company	Ind.	26,000	0	26,000	3,000	3,000	6,000	9,435	10,624	18,702
	Group	4,268,000	920,000	5,188,000	1,192,000	631,000	1,823,000	507,061	148,356	575,448
Desjardins Sécurité financière compagnie d'assurance vie	Ind.	5,225,000	1,468,000	6,693,000	2,206,000	2,099,000	4,305,000	606,128	31,718	578,582
	Group	1,178,000	4,000	1,182,000	508,000	2,875,000	3,383,000	258,656	31,183	324,761
Federated Life Insurance Company of Canada	Ind.	4,000	0	4,000	2,000	0	2,000	1,820	200	1,670
	Group	2,000	0	2,000	0	0	0	0	0	0
Forethought Life Insurance Company	Ind.	273,000	0	273,000	519,000	0	519,000	7,468	0	7,155
	Group	0	1,184,000	1,184,000	0	445,000	445,000	0	0	0
Fortis Benefits Insurance Company	Ind.	1,349,000	0	1,349,000	653,000	0	653,000	16,310	92	16,251
	Group	0	2,953,000	2,953,000	0	179,000	179,000	0	0	0
Industrial-Alliance Pacific Life Insurance Company	Ind.	232,000	5,000	237,000	53,000	164,000	217,000	24,758	805	24,140
	Group	2,240,000	0	2,240,000	593,000	0	593,000	221,265	96,973	217,002
Industrielle Alliance Assurance et services financiers inc.	Ind.	5,784,000	3,363,000	9,147,000	1,451,000	1,115,000	2,566,000	814,038	201,249	963,198
	Group	529,000	130,000	659,000	446,000	1,785,000	2,231,000	109,404	8,827	151,492

Abstract of Life Insurance Returns in New Brunswick - 2002

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2002

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2001 / *En vigueur en 2001* $'000	New Effected / *Émis* $'000	In Force 2002 / *En vigueur en 2002* $'000
La Survivance compagnie mutuelle d'assurance-vie	Ind.	57,000	0	57,000	40,000	12,000	52,000	6,900	155	6,355
	Group	1,000	0	1,000	0	0	0	0	0	0
Liberty Life Assurance Company of Boston	Ind.	0	0	0	0	0	0	20	0	0
	Group	60,000	0	60,000	155,000	0	155,000	5,105	9,327	15,340
London Life Insurance Company	Ind.	40,009,000	2,549,000	42,558,000	25,042,000	6,073,000	31,115,000	2,575,061	258,805	2,742,454
	Group	0	3,697,000	3,697,000	34,000	4,699,000	4,733,000	3,189	0	2,950
Manulife Canada Ltd.	Ind.	2,556,000	4,000	2,560,000	2,190,000	101,000	2,291,000	336,069	35,550	354,032
	Group	0	13,000	13,000	0	119,000	119,000	72	0	0
Metropolitan Life Insurance Company	Ind.	54,000	0	54,000	159,000	0	159,000	2,293	0	2,242
	Group	1,000	0	1,000	15,000	544,000	559,000	1,519	0	1,246
New York Life Insurance Company	Ind.	4,000	0	4,000	2,000	0	2,000	43	0	15
	Group	1,008,000	0	1,008,000	858,000	0	858,000	285,883	16,763	290,882
Penncorp Life Insurance Company	Ind.	44,000	0	44,000	1,000	1,000	2,000	5,835	540	5,893
	Group	0	0	0	0	0	0	0	0	25
Pennsylvania Life Insurance Company	Ind.	0	0	0	0	0	0	942	0	0
	Group	0	0	0	0	0	0	25	0	0
Provident Life and Accident Insurance Company	Ind.	42,000	0	42,000	40,000	0	40,000	716	0	705
	Group	87,000	0	87,000	110,000	0	110,000	19,481	8,085	26,712
RBC Life Insurance Company	Ind.	9,286,000	1,000	9,287,000	863,000	26,000	889,000	580,500	104,646	625,909
	Group	8,000	0	8,000	11,000	0	11,000	6,450	257	10,076

Abstract of Life Insurance Returns in New Brunswick - 2002

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2002

Name of Company / *Noms des compagnies*		Direct Insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2001 / *En vigueur en 2001* $'000	New Effected / *Émis* $'000	In Force 2002 / *En vigueur en 2002* $'000
State Farm Life Insurance Company	Ind.	1,495,000	127,000	1,622,000	801,000	313,000	1,114,000	297,220	98,667	361,685
	Group	13,000	0	13,000	0	0	0	4,147	0	5,175
Sun Life Assurance Company of Canada	Ind.	51,185,000	13,621,000	64,806,000	34,073,000	18,667,000	52,740,000	623,040	503,288	5,331,978
	Group	11,607,000	1,767,000	13,374,000	7,277,000	22,079,000	29,356,000	2,197,643	62,493	3,192,632
The Canada Life Assurance Company	Ind.	14,035,000	4,649,000	18,684,000	10,594,000	10,757,000	21,351,000	1,285,351	112,607	1,426,216
	Group	16,306,000	10,122,000	26,428,000	10,492,000	22,623,000	33,115,000	4,043,602	72,950	4,530,251
The Canada Life Insurance Company of Canada	Ind.	153,000	0	153,000	0	0	0	62,990	11,866	0
	Group	0	0	0	0	0	0	40	0	0
The Empire Life Insurance Company	Ind.	855,000	54,000	909,000	761,000	630,000	1,391,000	55,752	17,147	103,683
	Group	40,000	0	40,000	10,000	41,000	51,000	2,589	3,058	5,857
The Equitable Life Insurance Company of Canada	Ind.	1,025,000	14,000	1,039,000	148,000	106,000	254,000	145,368	14,652	151,215
	Group	4,000	0	4,000	11,000	0	11,000	3,046	4,793	6,468
The Great-West Life Assurance Company	Ind.	10,085,000	169,000	10,254,000	6,056,000	2,515,000	8,571,000	1,418,903	99,381	1,396,263
	Group	3,592,000	0	3,592,000	1,875,000	458,000	2,333,000	1,003,594	73,084	1,066,712
The Manufacturers Life Insurance Company	Ind.	12,310,000	4,479,000	16,789,000	8,896,000	11,970,000	20,866,000	1,349,436	390,678	1,554,942
	Group	5,835,000	1,923,000	7,758,000	6,041,000	5,969,000	12,010,000	2,002,054	138,410	2,201,662
The Maritime Life Assurance Company	Ind.	14,215,000	4,277,000	18,492,000	5,430,000	3,552,000	8,982,000	1,650,537	210,301	1,913,831
	Group	8,018,000	1,926,000	9,944,000	6,228,000	4,406,000	10,634,000	2,485,998	157,139	3,038,366
The National Life Assurance Company of Canada	Ind.	2,419,000	4,000	2,423,000	66,000	62,000	128,000	155,777	32,996	181,562
	Group	207,000	200,000	407,000	208,000	7,626,000	7,834,000	98,254	0	116,191

Abstract of Life Insurance Returns in New Brunswick - 2002

Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2002

Name of Company / *Noms des compagnies*		Direct insurance Premiums / *Primes d'assurance directe*			Exhibit of Claims and Dividends / *Relevé des prestations et bénéfices*			Movement of Insurance / *Mouvement des assurances*		
		Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	Insurance / *Assurance* ($)	Annuities / *Rentes* ($)	Total / *Total* ($)	In Force 2001 / *En vigueur en 2001* $'000	New Effected / *Émis* $'000	In Force 2002 / *En vigueur en 2002* $'000
The Prudential Insurance Company of America	Ind.	127,000	0	127,000	225,000	0	225,000	3,822	0	3,846
	Group	76,000	0	76,000	17,000	85,000	102,000	44,933	0	21,827
The Standard Life Assurance Company	Ind.	4,703,000	6,023,000	10,726,000	2,637,000	7,673,000	10,310,000	548,954	79,178	597,953
	Group	114,000	3,752,000	3,866,000	181,000	5,694,000	5,875,000	35,258	14,966	14,667
The Wawanesa Life Insurance Company	Ind.	1,495,000	940,000	2,435,000	362,000	903,000	1,265,000	221,650	49,537	262,174
	Group	33,000	0	33,000	5,000	0	5,000	15,347	0	15,994
Toronto Mutual Life Insurance Company	Ind.	421,000	0	421,000	80,000	14,000	94,000	10,076	5,879	44,103
	Group	0	241,000	241,000	0	14,000	14,000	0	0	0
Transamerica Life Canada	Ind.	3,239,000	992,000	4,231,000	1,069,000	609,000	1,678,000	632,630	148,951	795,526
	Group	0	0	0	1,000	0	1,000	0	0	0
Unity Life of Canada	Ind.	421,000	0	421,000	80,000	14,000	94,000	0	5,879	44,103
	Group	0	241,000	241,000	0	14,000	14,000	0	0	0
Totals - 2002 - 46 Companies/Compagnies	Ind.	211,770,000	59,449,000	271,219,000	114,678,000	81,003,000	195,681,000		2,904,709	23,078,205
Totals - 2001 - 64 Companies/Compagnies	Ind.	205,302,000	37,818,000	243,120,000	110,139,470	97,570,840	207,710,310	20,873,852	2,639,610	22,150,757
Totals - 2002 - 46 Companies/Compagnies	Group	80,927,000	33,105,000	114,032,000	53,396,000	87,028,000	140,424,000		1,412,904	22,631,357
Totals - 2001 - 54 Companies/Compagnies	Group	85,173,000	42,445,000	127,618,000	48,870,500	79,426,050	128,296,550	21,010,188	1,408,759	21,345,971

Marine

Marine

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	95,000	10,000	11
Allianz Insurance Company of Canada	15,000	110,000	733
American Home Assurance Company	75,000	(4,000)	(5)
AXA Corporate Solutions Assurance	2,000	1,000	50
AXA Insurance (Canada)	1,278,000	700,000	55
Chubb Insurance Company of Canada	22,000	15,000	68
Commonwealth Insurance Company	9,000	0	0
Co-operators General Insurance Company	69,000	5,000	7
Ecclesiastical Insurance Office Public Limited Company	9,000	4,000	44
Federation Insurance Company of Canada	1,000	0	0
Great American Insurance Company	0	26,000	0
Great American Insurance Company of New York	0	(56,000)	0
Hartford Fire Insurance Company	0	(1,000)	0
ING Insurance Company of Canada	169,000	58,000	34
Liberty Mutual Insurance Company	135,000	59,000	44
Lloyd's Underwriters	605,000	654,000	108
Maritime Insurance Company Limited	14,000	14,000	100
Mitsui Sumitomo Insurance Company Limited	2,000	0	0
Royal & Sun Alliance Insurance Company of Canada	78,000	2,000	3
St. Paul Fire and Marine Insurance Company	139,000	108,000	78
Sunderland Marine Mutual Insurance Company Limited	2,379,183	273,991	12
The Citadel General Assurance Company	1,000	0	0
The Nordic Insurance Company of Canada	0	(1,000)	0
Zurich Insurance Company	99,000	(95,000)	(96)
Totals - 2002 - 24 Companies/Compagnies	5,196,183	1,882,991	36
Totals - 2001 - 24 Companies/Compagnies	5,776,000	4,723,958	82

Property

Biens

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
ACE INA Insurance	2,152,000	884,000	41
Affiliated FM Insurance Company	1,103,000	668,000	61
Allianz Insurance Company of Canada	5,156,000	1,472,000	29
Allstate Insurance Company of Canada	4,325,000	1,574,000	36
American Bankers Insurance Company of Florida	3,550,000	239,000	7
American Home Assurance Company	8,698,000	1,657,000	19
Ascentus Insurance Ltd.	496,000	37,000	7
Aviva Insurance Company of Canada	12,413,000	6,557,000	53
AXA Corporate Solutions Assurance	492,000	279,000	57
AXA Insurance (Canada)	3,310,000	2,471,000	75
AXA Pacific Insurance Company	20,000	120,000	600
CAA Insurance Company (Ontario)	190,000	105,000	55
Canadian Northern Shield Insurance Company	239,000	55,000	23
Canadian Universities Reciprocal Insurance Exchange	198,000	26,000	13
Canassurance compagnie d'assurances générales inc.	3,000	1,000	33
Carleton Mutual Insurance Company	1,326,000	650,000	49
Centennial Insurance Company	2,000	9,000	450
Chubb Insurance Company of Canada	520,000	16,000	3
Commerce and Industry Insurance Company of Canada	72,000	41,000	57
Commonwealth Insurance Company	347,000	25,000	7
Continental Casualty Company	2,435,000	651,000	27
Co-operators General Insurance Company	17,914,000	6,512,000	36
Coseco Insurance Company	153,000	50,000	33
CUMIS General Insurance Company	1,217,000	294,000	24

Property

Biens

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Ecclesiastical Insurance Office Public Limited Company	1,825,000	1,213,000	66
Echelon General Insurance Company	33,000	0	0
Economical Mutual Insurance Company	8,246,000	2,892,000	35
Elite Insurance Company	3,566,000	1,545,000	43
Employers Reinsurance Corporation	847,000	0	0
Everest Insurance Company of Canada	(1,000)	(8,000)	800
Factory Mutual Insurance Company	8,813,000	789,000	9
Federal Insurance Company	18,000	77,000	428
Federated Insurance Company of Canada	86,000	16,000	19
Federation Insurance Company of Canada	1,831,000	630,000	34
First North American Insurance Company	60,000	(7,000)	(12)
Fundy Mutual Insurance Company	2,639,000	1,373,000	52
GCAN Insurance Company	2,007,000	(149,000)	(7)
Grain Insurance and Guarantee Company	626,000	139,000	22
Hartford Fire Insurance Company	2,000	(12,000)	(600)
ING Insurance Company of Canada	21,825,000	12,407,000	57
ING Novex Insurance Company of Canada	546,000	269,000	49
Kingsway General Insurance Company	1,360,000	1,911,000	141
La Compagnie d'assurance Belair inc.	(5,000)	162,000	(3,240)
La Compagnie d'Assurances Jevco	3,000	0	0
La Garantie Compagnie d'Assurance de l'Amérique du Nord	1,042,000	(3,000)	0
Langdon Insurance Company	38,000	15,000	39
Legacy General Insurance Company	896,000	28,000	3
Liberty Insurance Company of Canada	129,000	459,000	356

Property

Biens

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Liberty Mutual Fire Insurance Company	0	(233,000)	0
Liberty Mutual Insurance Company	3,826,000	1,521,000	40
Lloyd's Underwriters	5,820,000	4,981,000	86
Lombard General Insurance Company of Canada	4,243,000	2,608,000	61
Lombard Insurance Company	1,174,000	147,000	13
London and Midland General Insurance Company	463,000	28,000	6
Lumbermen's Underwriting Alliance	2,992,000	205,000	7
Maritime Insurance Company Limited	10,000	28,000	280
Markel Insurance Company of Canada	816,000	332,000	41
Mitsui Sumitomo Insurance Company Limited	7,000	2,000	29
Old Republic Insurance Company of Canada	262,000	71,000	27
Optimum Frontier Insurance Company	354,000	253,000	71
Optimum Société d'Assurance inc.	(17,000)	742,000	(4,365)
Pembridge Insurance Company	1,198,000	354,000	30
Perth Insurance Company	151,000	0	0
Primmum Insurance Company	392,000	206,000	53
Promutuel Gaspésie - les Îles société mutuelle d'assurance générale	411,000	11,000	3
Promutuel Témiscouata société mutuelle d'assurance générale	416,000	91,000	22
Quebec Assurance Company	2,000	0	0
RBC General Insurance Company	215,000	29,000	13
RBC Travel Insurance Company	152,000	60,000	39
Royal & Sun Alliance Insurance Company of Canada	10,823,000	2,412,000	22
Scottish & York Insurance Company Limited	438,000	401,000	92
Security Insurance Company of Hartford	0	2,000	0

Property

Biens

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Security National Insurance Company	1,052,000	392,000	37
Sompo Japan Insurance Inc.	6,000	9,000	150
Southeastern Mutual Insurance Company	3,302,000	1,283,000	39
St. Paul Fire and Marine Insurance Company	344,000	(379,000)	(110)
Stanley Mutual Insurance Company	4,041,000	1,741,000	43
State Farm Fire and Casualty Company	8,302,000	4,750,000	57
Temple Insurance Company	484,000	27,000	6
The American Road Insurance Company	16,000	40,000	250
The Boiler Inspection and Insurance Company of Canada	71,000	10,000	14
The Citadel General Assurance Company	5,258,000	3,363,000	64
The Dominion of Canada General Insurance Company	3,199,000	1,625,000	51
The Insurance Company of Prince Edward Island	79,000	0	0
The Missisquoi Insurance Company	8,000	0	0
The Nordic Insurance Company of Canada	0	(52,000)	0
The Personal Insurance Company	772,000	688,000	89
The Portage la Prairie Mutual Insurance Company	2,170,000	1,304,000	60
The Sovereign General Insurance Company	1,616,000	529,000	33
The Tokio Marine and Fire Insurance Company Limited	2,000	0	0
The Wawanesa Mutual Insurance Company	8,774,000	3,585,000	41
TIG Insurance Company	2,000	0	0
Traders General Insurance Company	1,581,000	1,009,000	64
Trafalgar Insurance Company of Canada	312,000	432,000	138
Travelers Casualty & Surety Company of Canada	26,000	(8,000)	(31)
Unifund Assurance Company	2,141,000	892,000	42

Property

Biens

Premiums and Losses in New Brunswick - 2002

Primes et sinistres au Nouveau-Brunswick - 2002

Name of Company *Noms des compagnies*	Direct Premiums Written *Primes directes souscrites ($)*	Direct Losses *Sinistres supportés ($)*	Loss Ratio *Rapport (%)*
Waterloo Insurance Company	132,000	46,000	35
Zenith Insurance Company	1,288,000	400,000	31
Zurich Insurance Company	4,836,000	3,089,000	64
Totals - 2002 - 99 Companies/Compagnies	206,725,000	87,165,000	42
Totals - 2001 - 97 Companies/Compagnies	164,779,000	131,896,000	80